

Information to identify the case:

Debtor 1 **Cheskel Werzberger**

Social Security number or ITIN **xxx-xx-7479**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Southern District of New York**

Case number: **16-22042-rdd**

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 1/11/16; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Marianne T. O'Toole is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

4/19/16

By the court: Robert D. Drain
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 3
 United States Bankruptcy Court
 Southern District of New York

In re:
 Cheskel Werzberger
 Debtor

Case No. 16-22042-rdd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-7

User: agvargas
 Form ID: 155new

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Apr 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2016.

db +Cheskel Werzberger, 5 Milford Ct, Spring Valley, NY 10977-1412
 smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
 smg +United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
 6824897 +Donald J. Fredricks, Esq. Referee, 96 South Broadway, South Nyack, NY 10960-4449
 6824903 +McCabe, Weisberg & Conway PC, Erwin Vencer, Esq., 145 Huguenot St Suite 210, New Rochelle, New York 10801-5252
 6824898 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
 6824900 PCB, PO Box 9060, Hicksville, NY 11802-9060
 6824902 +Prohealth Care Associates LLP, 2800 Marcus Ave OFC 1, New Hyde Park, NY 11042-1008
 6824904 +Rubin & Rothman, PO Box 9003, Islanda, NY 11749-9003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QMTOTOOLE.COM Apr 19 2016 19:38:00 Marianne T. O'Toole, Marianne T. O'Toole, LLC, 22 Valley Road, Katonah, NY 10536-2106

ust +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Apr 19 2016 19:38:17 United States Trustee, Office of the United States Trustee, U.S. Federal Office Building, 201 Varick Street, Room 1006, New York, NY 10014-9449
 6824899 EDI: IRS.COM Apr 19 2016 19:38:00 IRS, PO Box 8208, Philadelphia, PA 19101-8208
 6824901 EDI: SWCR.COM Apr 19 2016 19:38:00 Southwest Credit Systems LP, 4120 International Pkwy Suite 110, Carrollton, TX 75007-1958
 6824901 E-mail/Text: bankruptcy@sw-credit.com Apr 19 2016 19:38:25 Southwest Credit Systems LP, 4120 International Pkwy Suite 110, Carrollton, TX 75007-1958
 6831945 EDI: BL-TOYOTA.COM Apr 19 2016 19:38:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Marianne T. O'Toole, Marianne T. O'Toole, LLC, 22 Valley Road, Katonah, NY 10536-2106
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2016 at the address(es) listed below:

David Alexander Maho on behalf of Debtor Cheskel Werzberger davidmaholaw@gmail.com
 Marianne T. O'Toole trustee@otoolegroup.com, NY75@ecfcbis.com; motoole@ecf.epiqsystems.com
 TOTAL: 2